

B 2100A (Form 2100A) (12/15)

## UNITED STATES BANKRUPTCY COURT

District of New Jersey

In re Thomas A Capps, Jr. and Jacqueline C Capps,

Case No. 19-21703-ABA

### TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a). Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the transfer, other than for security, of the claim referenced in this evidence and notice.

Atlantica, LLC

Name of Transferee

Specialized Loan Servicing LLC

Name of Transferor

Name and Address where notices to transferee should be sent:

Land Home Financial Services  
3611 South Harbor Blvd, Suite 100  
Santa Ana, CA 92704

Phone: (877) 557-9042

Last Four Digits of Acct #: 2179

Court Claim # (if known): 8-1

Amount of Claim: \$137,066.89

Date Claim Filed: 08/20/2019

Phone: \_\_\_\_\_

Last Four Digits of Acct. #: 1035

Name and Address where transferee payments should be sent (if different from above):

Land Home Financial Services  
ATTN: Payment Processing  
PO Box 25164  
Santa Ana, CA 92799-5164

Phone: (877) 557-9042

Last Four Digits of Acct #: 2179

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Taylor Bartle  
Transferee/Transferee's Agent

Date: 02/10/2020

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.



*Your Preferred Community Lender*

12/19/2019

THOMAS A CAPPS  
 JACQUELINE CAPPS  
 9 BATTLES RD  
 WILLIAMSTOWN, NJ 08094

### **Notice of Assignment, Sale, or Transfer of Servicing Rights**

Old Account Number: [REDACTED] 1035

Property Address: 9 BATTLES RD  
 WILLIAMSTOWN, NJ 08094

New Account Number: [REDACTED] 2179  
 Current Principal Balance: \$110,416.00  
 Current Escrow Balance:  
 Next Due Date: 10/18/2018  
 Total Payment: \$742.05

Congratulations! The servicing of your home loan has been transferred to Land Home Financial Services. This letter serves as your official notification of the transfer which is effective 12/13/2019.

Not to worry – the transfer of loans is common in the mortgage industry and does not affect any term or condition of your loan documents or mortgage instruments, other than the terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your previous servicer send you this notice at least 15 days before the effective date of transfer or at closing. Your new servicer must also send you a notice not later than 15 days after the effective date of the transfer or at closing.

#### **Send Payments to**

Land Home Financial Services  
 ATTN: Payment Processing  
 PO Box 25164  
 Santa Ana, CA 92799-5164

#### **Send Correspondence to**

Land Home Financial Services  
 3611 South Harbor Blvd, Suite  
 100  
 Santa Ana, CA 92704

#### **Questions about your home loan**

Land Home Financial Services  
 (877) 557-9042  
 7:00 a.m. to 5:00 p.m. Mon-Fri

**We understand that you maybe in arrears on your mortgage loan payments. We have many programs to assist you. Please contact one of Land Home experienced loan counselors at (877) 557-9042 today.**

Your loan was previously serviced by Specialized Loan Servicing LLC. If you have any questions relating to the transfer of servicing from your previous servicer, please call their customer service.

If you have any questions relating to the transfer of servicing to your new servicer, call Land Home Financial Services at 1-877-557-9042 between 7:00 a.m. to 5:00 p.m. Monday through Friday Pacific Standard Time.

**Disclosure:** This is an attempt to collect a debt. Any information obtained will be used for that purpose (FDCPA 15 U.S.C. §§ 1692 *et seq.*). You are now communicating with a debt collector. It does not imply that Land Home Financial Services, Inc. is attempting to collect money from anyone whose debt has been discharged pursuant to (or who is under the protection of) the bankruptcy laws of the United States in such instances, it is intended solely for informational purposes and does not constitute a demand for payment.

**Effective 12/13/2019, Specialized Loan Servicing LLC, will not be accepting payments from you. Future payments must be sent to Land Home Financial Services at the loan payment address listed above. If you are currently having your payments automatically withdrawn from your checking or savings account, they will stop that service on 12/12/2019. Please be sure to send a check to Land Home Financial Services for your next payment. You will be receiving a monthly invoice in the mail from Land Home.**

INSURANCE: Please provide a copy of your insurance declaration page as proof of insurance to Land Home Financial Services, Inc. For Escrow accounts, insurers need to send billing statements/invoices to Land Home Financial Services.

You should also be aware of the following information, which is set forth in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605)

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning servicing of your loan, your servicer must provide you with a written acknowledgement within 20 business days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reason for the request. If you want to send a "qualified written request" regarding the servicing of your loan, it must be sent to the above address for Land Home Financial Services, Inc.

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account and must provide you with a written clarification regarding any dispute. During this 60-business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage documents.

A business day is a day on which the offices of the servicer are open to the public for carrying on substantially all of its business functions.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirement of that section. You should seek legal advice if you believe your rights have been violated.

**CERTIFICATE OF SERVICE**

I hereby certify that on February 10, 2020, I electronically filed the foregoing by using the CM/ECF system. Participants in the case who are registered CM/ECF users will be served by the CM/ECF system. I further certify that some of the participants in the case are not CM/ECF users. I have mailed the foregoing document by First-Class Mail, postage prepaid, to the following non-CM/ECF participants:

Trustee via e-filing:  
Isabel C. Balboa  
ecfmail@standingtrustee.com

Debtor's Counsel via e-filing:  
Seymour Wasserstrum  
mylawyer7@aol.com

U.S. Trustee via e-filing:  
USTPRegion03.NE.ECF@usdoj.gov

Debtor(s) via First-Class mail:  
Thomas A Capps, Jr.  
Jacqueline C Capps  
9 Battles Rd  
Williamstown, NJ 08094

Dated: February 10, 2020

/s/Taylor Bartle  
Taylor Bartle, legal assistant for Weinstein &  
Riley, P.S.